

United States Bankruptcy Court
District of MarylandIn re:
Nathan Anthony Church
DebtorCase No. 13-18858-NVA
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0416-1

User: kgrant
Form ID: B9APage 1 of 2
Total Noticed: 14

Date Rcvd: May 22, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 24, 2013.

db +Nathan Anthony Church, 62 Barnackle Ct, Essex, MD 21221-3029
 28128193 +Comptroller of the Treasury, Compliance Division, Room 409, 301 W. Preston Street, Baltimore, MD 21201-2305
 28128196 +Deputy County Attorney, Baltimore County Office of Law, 400 Washington Avenue, 2nd Floor, Towson, MD 21204-4606
 28128171 +Fair Collections & Out, 12304 Baltimore Ave Unite E, Beltsville, MD 20705-1314
 28128174 +National Credit Adjust, PO Box 3023, Hutchinson, KS 67504-3023
 28128176 +State Of Md/ccu, 300 W Preston St Ste 503, Baltimore, MD 21201-2308
 28128195 +State of Maryland DLLR, Division of Unemployment Insurance, 1100 N. Eutaw Street, Room 401, Baltimore, MD 21201-2201
 28128194 Supervisor of Delin. Accts., Rm. 1 Municipal Building, Holliday & Lexington Streets, Baltimore, MD 21202

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: sonila@isaklaw.com May 22 2013 19:46:23 Sonila Isak, The Isak Law Firm, 808 Baltimore Pike, Suite A, Bel Air, MD 21014
 tr +EDI: QJJBELLINGER.COM May 22 2013 21:29:00 Joseph J. Bellinger, Offit Kurman, 300 E. Lombard Street, Suite 2010, Baltimore, MD 21202-3219
 28128170 +EDI: CAPITALONE.COM May 22 2013 21:28:00 Capital 1 Bank, Attn: Bankruptcy Dept., PO Box 30285, Salt Lake City, UT 84130-0285
 28128172 +EDI: MID8.COM May 22 2013 21:28:00 Midland Funding, 8875 Aero Dr, San Diego, CA 92123-2255
 28128173 +E-mail/Text: collections@mecu.com May 22 2013 19:51:36 Municipal E Cu Baltimo, MECU of Baltimore, Inc., Attn. Bankruptcy Dept, 11th fl. 7 Redwoo, Baltimore, MD 21202-1115
 28128175 +E-mail/Text: colleen.atkinson@rmscollect.com May 22 2013 19:51:39 Receivable Management, 7206 Hull Street Rd Ste, North Chesterfield, VA 23235-5826

TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

28128169 AT & T Wireless

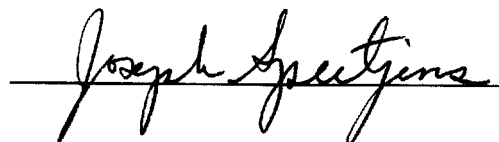
TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 24, 2013

Signature:



District/off: 0416-1

User: kgrant
Form ID: B9A

Page 2 of 2
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 21, 2013 at the address(es) listed below:

Joseph J. Bellinger trustee@offitkurman.com, jjbellinger@ecf.epiqsystems.com
Sonila Isak sonila@isaklaw.com

TOTAL: 2

B9A (Official Form 9A) (Chapter 7 Individual or Joint Debtor No Asset Case) (12/12)

Case Number **13-18858**

UNITED STATES BANKRUPTCY COURT
District of Maryland

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 5/21/13.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights.
All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below.

NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors — Do not file this notice in connection with any proof of claim you submit to the court.
***** See Reverse Side For Important Explanations and Possible Dismissal *****

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Nathan Anthony Church
62 Barnackle Ct
Essex, MD 21221

Case Number:
13-18858 NVA

Social Security / Individual Taxpayer ID / Employer Tax ID / Other
nos:
xxx-xx-2992

Attorney for Debtor(s) (name and address):

Sonila Isak
The Isak Law Firm
808 Baltimore Pike, Suite A
Bel Air, MD 21014
Telephone number: 443-854-6666

Bankruptcy Trustee (name and address):

Joseph J. Bellinger
Offit Kurman
300 E. Lombard Street
Suite 2010
Baltimore, MD 21202
Telephone number: (410) 209-6415

Meeting of Creditors

Date: **June 18, 2013**

Time: **02:00 PM**

Location: **101 W. Lombard Street, Garmatz Courthouse, 2nd Fl., #2650, Baltimore, MD 21201**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 8/19/13

Deadline to Object to Exemptions: Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

Baltimore Division
101 West Lombard Street, Ste. 8530
Baltimore, MD 21201
Telephone number: (410) 962-2688

For the Court:

Clerk of the Bankruptcy Court:
Mark D. Sammons

Visit www.mdb.uscourts.gov for court hours

Date: 5/22/13

EXPLANATIONS**B9A (Official Form 9A) (12/12)**

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Possible Dismissal	Debtor's failure to comply with the filing requirements of the Bankruptcy Code § 521(a)(1) within 45 days of the filing of the petition will result in the automatic dismissal of this case pursuant to § 521(i)(1).
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case. For free legal advice, visit http://www.mdb.uscourts.gov/ and click on Don't Have an Attorney.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code § 727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Refer to Other Side for Important Deadlines and Notices	